

## Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Edison Guiracocha  
DebtorCase No. 14-15752-ref  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
Form ID: 3180WPage 1 of 1  
Total Noticed: 15

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db +Edison Guiracocha, 140 N. Faust Road, Bethel, PA 19507-9785  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13349839 +Berks County Tax Claim Bureau, 633 Court Street, Reading, PA 19601-4300  
 13349841 +Case, DiGiambardino & Lutz, P.C., 845 N Park Road, Suite 1010, Reading, PA 19610-1342  
 13437062 Colonial Savings, F.A., Attn: Bankruptcy, 2626B West Freeway, Fort Worth, TX 76102  
 13436259 +Emigrant Mortgage Company Inc., 5 East 42nd Street, 10th Floor, New York, NY 10017-6904  
 13407059 M&T Bank, PO BOX 1508, Buffalo, NY 14240-1508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2019 02:47:19  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 04 2019 02:48:01 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13349838 +E-mail/Text: pseymour@apexmtg.com May 04 2019 02:47:15 Apex Mortgage Corp.,  
 1300 Virginia Drive, Suite 400, Fort Washington, PA 19034-3210  
 13416834 EDI: PRA.COM May 04 2019 06:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2019 at the address(es) listed below:

CHRISTOPHER JOHN LEAVELL on behalf of Creditor Emigrant Mortgage Company, Inc.  
 cleavell@klehr.com, lclark@klehr.com  
 DANIEL L. REINGANUM on behalf of Creditor APEX MORTGAGE CORP. DanielR@McDowellLegal.com,  
 kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; reinganumdr62202@notify.bestcase.com  
 JOSEPH T. BAMBRICK, JR. on behalf of Debtor Edison Guiracocha NOlJTB@juno.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor COLONIAL SAVINGS, F.A. bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 MATTEO SAMUEL WEINER on behalf of Creditor COLONIAL SAVINGS, F.A. bkgroup@kmlawgroup.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trusteel3.com  
 SCOTT P. SHECTMAN on behalf of Creditor Emigrant Mortgage Company, Inc.  
 sshectman@egalawfirm.com  
 STEPHEN MCCOY OTTO on behalf of Creditor Stephen M Otto steve@sottolaw.com, info@sottolaw.com,  
 no\_reply@ecf.inforuptcy.com  
 THOMAS I. PULEO on behalf of Creditor COLONIAL SAVINGS, F.A. tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILBUR H SEITZINGER, JR on behalf of Creditor Luis Flores Basso64@earthlink.net,  
 wseitzinger@larrypitt.com

TOTAL: 11

**Information to identify the case:**

Debtor 1 Edison Guiracocha  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **14-15752-ref**

Social Security number or ITIN **xxx-xx-4716**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edison Guiracocha

5/2/19

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**